

IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (Currently Amended): A method of purchasing a product while maintaining anonymity of a buyer, comprising the steps of:

receiving, by a trusted third party from the buyer, an indicator of a payment method;
assigning an anonymous identifier to the indicator that corresponds to the payment method;

populating, by the trusted third party, a digital repository with data that is associated with the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier;

~~purchasing by the buyer a product having a total sale price from a seller;~~

~~providing by the buyer the anonymous identifier to~~ receiving, by the trusted third party from the buyer, the anonymous identifier as an anonymous payment method for ~~[[the]]~~ a product the buyer is purchasing, the product having a total sale price;

~~requesting by the seller payment approval by providing~~ receiving, by the trusted third party from a seller, the total sale price to the trusted third party for payment approval of the product the buyer is purchasing;

querying, by the trusted third party, the digital repository to determine the payment method from the received anonymous identifier ~~received in the providing step;~~

requesting, by the trusted third party, payment approval from a payment partner by providing the payment partner a description of the payment method determined in the querying step and the total sale price; and

providing payment approval to the seller.

Claim 2 (Original): The method of Claim 1, wherein the payment partner is a credit processor that receives credit approval from a credit approval authority.

Claim 3 (Original): The method of Claim 1, wherein the payment partner is a credit approval authority.

Claim 4 (Original): The method of Claim 1, wherein the payment method is at least one of a credit card, a debit card, an e-check, and a direct debit account.

Claim 5 (Original): The method of Claim 1, wherein the anonymous identifier is a nickname.

Claim 6 (Original): The method of Claim 1, wherein the anonymous identifier is a one-time use code.

Claim 7 (Original): The method of Claim 1, wherein the anonymous identifier is a unique code.

Claim 8 (Original): The method of Claim 1, wherein the anonymous identifier is assigned by at least one of the buyer and the seller.

Claim 9 (Currently Amended): A method of purchasing a product while maintaining buyer anonymity, comprising the steps of:

establishing, by a trusted third party for a buyer, a prefunded cash account;

assigning an anonymous identifier to the prefunded cash account;

populating, by the trusted third party, a digital repository with data that is descriptive of the buyer, the data including a buyer identification indicator, an identification indicator for the prefunded cash account, and the anonymous identifier;

~~purchasing by the buyer a product having a total sale price from a seller;~~

~~providing by the buyer the anonymous identifier to~~ receiving, by the trusted third party from the buyer, the anonymous identifier as an anonymous payment method for [[the]] a product the buyer is purchasing, the product having a total sale price;

~~requesting by the seller payment by providing~~ receiving, by the trusted third party from a seller, the total sale price to the trusted third party for payment approval of the product the buyer is purchasing;

querying, by the trusted third party, the digital repository to determine the prefunded cash account from the received anonymous identifier ~~received in the providing step; and~~

paying, by the trusted third party, the seller an amount equal to the total sale price from the prefunded cash account determined in the querying step.

Claim 10 (Original): The method of Claim 9, wherein the anonymous identifier is a nickname.

Claim 11 (Original): The method of Claim 9, wherein the anonymous identifier is a one-time use code.

Claim 12 (Original): The method of Claim 9, wherein the anonymous identifier is a unique code.

Claim 13 (Currently Amended): The method of Claim 9, wherein the paying step comprises making micropayments to the seller.

Claim 14 (Original): The method of Claim 9, wherein the anonymous identifier is assigned by at least one of the buyer and the seller.

Claims 15-23 (Canceled).

Claim 24 (Currently Amended): A system for purchasing a product while maintaining anonymity of a buyer, comprising:

means for receiving, by a trusted third party from the buyer, an indicator of a payment method;

means for assigning an anonymous identifier to the indicator that corresponds to the payment method;

means for populating, by the trusted third party, a digital repository with data that is descriptive of the buyer, the data including a buyer identification indicator, the indicator of the payment method, and the anonymous identifier;

~~means for purchasing by the buyer a product having a total sale price from a seller;~~

means for ~~providing by the buyer the anonymous identifier to~~ receiving, by the trusted third party from the buyer, the anonymous identifier as an anonymous payment method for ~~[[the]]~~ a product the buyer is purchasing, the product having a total sale price;

means for ~~requesting by the seller payment approval by providing~~ receiving by the trusted third party from a seller, the total sale price to the trusted third party for payment approval of the product the buyer is purchasing;

means for querying, by the trusted third party, the digital repository to determine the payment method from the received anonymous identifier ~~received from the means for providing;~~

means for requesting, by the trusted third party, payment approval from a payment partner by providing the payment partner a description of the payment method determined by the means for querying and the total sale price; and

means for providing payment approval to the seller.

Claims 25-42 (Canceled).

Claim 43 (Currently Amended): A method of purchasing a product while maintaining anonymity of a buyer, comprising the steps of:

receiving, by a trusted third party from the buyer, an indicator of a payment method; assigning an anonymous identifier to the indicator that corresponds to the payment method;

assigning, by the trusted third party, at least one unique buyer-seller identifier, each corresponding to a unique combination of the buyer and at least one sellers;

populating, by the trusted third party, a digital repository with data that is descriptive of the buyer, the data including a buyer identification indicator, the indicator of the payment method, the anonymous identifier and the at least one unique buyer-seller identifier;

~~purchasing by the buyer a product having a total sale price from one of the at least one sellers;~~

~~providing by receiving, from the buyer to the one of the at least one sellers, an appropriate one of the at least one unique buyer-seller identifiers to the one of the at least one~~

sellers, the appropriate one of the at least one unique buyer-seller identifiers corresponding to the buyer and the one of the at least one sellers;

~~providing by the buyer to the trusted third party~~ receiving, by the trusted third party from the buyer, the anonymous identifier as an anonymous payment method for ~~[[the]] a~~ product the buyer is purchasing, the product having a total sale price;

~~requesting by the seller payment approval by providing~~ receiving, by the trusted third party from a seller, the total sale price ~~to the trusted third party~~ for payment approval of the product the buyer is purchasing;

querying, by the trusted third party, the digital repository to determine the payment method from the received anonymous identifier ~~received in the providing by the buyer to the trusted third party step;~~

requesting, by the trusted third party, payment approval from a payment partner by providing the payment partner the payment method determined in the querying step and the total sale price;

providing payment approval to the seller;

~~requesting by the one of the at least one sellers to the trusted third party a communication of a message to the buyer by providing to~~ receiving, by the trusted third party from one of the at least one sellers, the appropriate one of the at least one unique buyer-seller identifiers as a request for a communication of a message to the buyer;

forwarding, by the trusted third party, the message to the buyer by determining an identity of the buyer using the appropriate one of the at least one unique buyer-seller identifiers received in the requesting step.

Claim 44 (Original): The method of Claim 43, wherein the payment partner is a credit processor that receives credit approval from a credit approval authority.

Claim 45 (Original): The method of Claim 43, wherein the payment partner is a credit approval authority.

Claim 46 (Original): The method of Claim 43, wherein the payment method is at least one of a credit card, a debit card, an e-check, and a direct debit account.

Claim 47 (Original): The method of Claim 43, wherein the anonymous identifier is a nickname.

Claim 48 (Original): The method of Claim 43, wherein the anonymous identifier is a one-time use code.

Claim 49 (Original): The method of Claim 43, wherein the anonymous identifier is a unique code.

Claim 50 (Currently Amended): The method of Claim 43, further comprising the steps of:

receiving, by the trusted third party, an e-mail address for use in anonymous communications with the at least one sellers, wherein

the populating step comprises populating the digital repository with the e-mail address, and

the message forwarded to the buyer is an e-mail message sent to the e-mail address.

Claim 51 (Original): The method of Claim 43, wherein the anonymous identifier is assigned by at least one of the buyer and the trusted third party.

Claim 52 (Currently Amended): A method of purchasing a product while maintaining anonymity of a buyer, comprising the steps of:

receiving, from a buyer, an anonymous identifier, ~~which indicates~~ the anonymous identifier indicating a selected payment method by ~~[[a]]~~ the buyer;

retrieving a description of the selected payment method from a database;

receiving a payment approval request from a seller;

controlling payment to the seller using the selected payment method.